

United States Bankruptcy Court  
District of New Mexico

In re:  
Felicia M. Lujan  
Debtor

Case No. 15-12570-t  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1084-1

User: margo  
Form ID: b9a

Page 1 of 1  
Total Noticed: 19

Date Rcvd: Sep 29, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2015.

db +Felicia M. Lujan, P.O. Box 2775, Espanola, NM 87532-4775  
3495737 Edward Siegel, 301 Johnson St., Santa Fe, NM 87501-1828  
3495735 +Linda Martinez-Palmer, 2011 Botolph Rd. Suite 200, Santa Fe, NM 87505-1106  
3495736 +Pablo E. Lujan, P.O. Box 2558, Espanola, NM 87532-4558  
3495729 +Sandia Area Credit Union, P.O. Box 18044, Albuquerque, NM 87185-0044  
3495739 Visa, P.O. Box 30131, Tampa, FL 33630-3131

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: dan@behles.com Sep 29 2015 23:56:27 Daniel J Behles,

Moore, Berkson, Bassan & Behles P.C., 3800 Osuna Rd NE, STE #2, Albuquerque, NM 87109  
tr EDI: FYGONZALES.COM Sep 29 2015 23:58:00 Yvette J. Gonzales, Trustee, PO Box 1037,  
Placitas, NM 87043-1037  
ust E-mail/Text: USTPREGION20.OC.ECF@USDOJ.GOV Sep 29 2015 23:56:49 United States Trustee,  
PO Box 608, Albuquerque, NM 87103-0608  
3495731 EDI: WFNNB.COM Sep 29 2015 23:58:00 American Home, P.O. Box 659705,  
San Antonio, TX 78265-9705  
3495732 +EDI: BANKAMER.COM Sep 29 2015 23:58:00 Bank of America, P.O. Box 851001,  
Dallas, TX 75285-1001  
3495733 EDI: CHASE.COM Sep 29 2015 23:58:00 Cardmember Service, P.O. Box 94014,  
Palatine, IL 60094-4014  
3495734 EDI: BANKAMER.COM Sep 29 2015 23:58:00 FIA Card Services, P.O. Box 851001,  
Dallas, TX 75285-1001  
3495727 +E-mail/Text: bankruptcystaff@lanb.com Sep 29 2015 23:56:41 Los Alamos National Bank,  
P.O. Box 60, Los Alamos, NM 87544-0060  
3495728 E-mail/Text: bankruptcystaff@lanb.com Sep 29 2015 23:56:41 Los Alamos National Bank,  
1200 Trinity, Los Alamos, NM 87544-3286  
3495795 EDI: NMTRD.COM Sep 29 2015 23:58:00 New Mexico Taxation & Revenue Department, PO Box 8575,  
Albuquerque NM 87198-8575  
3495738 EDI: TFSR.COM Sep 29 2015 23:59:00 Toyota Financial, P.O. Box 4102,  
Carol Stream, IL 60197-4102  
3495730 E-mail/Text: bankruptcydept@wyn.com Sep 29 2015 23:56:43 Wyndham Vacation Resorts,  
P.O. Box 96204, Las Vegas, NV 89193  
3495740 EDI: WFFC.COM Sep 29 2015 23:58:00 Wells Fargo Financial, P.O. Box 660431,  
Dallas, TX 75266-0431

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

nfs\* +Pablo E Lujan, P.O. Box 2558, Espanola, NM 87532-4558

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 01, 2015

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2015 at the address(es) listed below:

Daniel J Behles on behalf of Debtor Felicia M. Lujan dan@behles.com,  
dbehles@swcp.com;djbehles@gmail.com;mbglaw@swcp.com  
United States Trustee ustpreigion20.ag.ecf@usdoj.gov  
Yvette J. Gonzales yjgllc@yahoo.com, yg@trustesolutions.net

TOTAL: 3

**UNITED STATES BANKRUPTCY COURT**  
District of New Mexico

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/28/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.  
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Felicia M. Lujan  
P.O. Box 2775  
Espanola, NM 87532

Case Number:  
15-12570-t7

Social Security or Individual Taxpayer ID No(s)/Employer ID/Other Nos.:  
xxx-xx-5120

Attorney for Debtor(s) (name and address):

Daniel J Behles  
Moore, Berkson, Bassan & Behles P.C.  
3800 Osuna Rd NE, STE #2  
Albuquerque, NM 87109  
Telephone number: 505-242-1218

Bankruptcy Trustee (name and address):

Yvette J. Gonzales  
Trustee  
PO Box 1037  
Placitas, NM 87043-1037  
Telephone number: 505-771-0700

**Meeting of Creditors**

Date: **November 4, 2015**

Time: **10:00 AM**

Location: **Joseph M. Montoya Federal Building, and United States Post Office, 120 South Federal Place, Room 110A, Santa Fe, NM 87501**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 1/3/16**

**Deadline to File Certification of Completion of Postpetition**

**Instructional Course in Personal Financial Management: 1/3/16**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

Dennis Chavez Federal Building and United States Courthouse  
500 Gold Avenue SW, 10th Floor  
PO Box 546  
Albuquerque, NM 87103-0546  
Telephone number: 505-348-2500/866-291-6805  
www.nmb.uscourts.gov

**For the Court:**

Clerk of the Bankruptcy Court:  
Norman H. Meyer, Jr.

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 9/29/15

## EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. If you are an attorney, you are required to file papers electronically. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	